

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:

X Chapter 13

MICHELE BARISANO,

Case No. 19-23294 (SHL)

Debtor(s).

DEBTOR LOSS MITIGATION AFFIDAVIT

STATE OF NEW YORK)
)ss.:
COUNTY OF WESTCHESTER)

I, Jennifer Raggo being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Pelham, New York.

On August 21, 2019, I served a Loss Mitigation package with respect to the Wells Fargo loan ending in 0001 as per the Creditor Loss Mitigation Affidavit filed on August 19, 2019 including the following:

- A copy of the Debtor's 2017 and 2018 tax return;
- A copy of the Debtor's most recent paycheck stub dated June 28, 2019*;
*Noted that the Debtor is a teacher and she receives one check for the entire summer. She will not receive additional paystubs until school resumes in September.

Or, if Debtor(s) is/are self employed:

- A copy of the Debtor(s)' business' most recent months' Profit and Loss Statements, setting forth a breakdown of the monthly business income and expenses;
- A copy of the Mortgagee's completed Financial Worksheet;
- Proof of Second/Third Party Income of non-debtor spouse for the pay dates 7/24/2019, 7/31/2019, 8/7/2019 and 8/14/2019;
- Other (please specify):

1. Mortgage Assistance application;
2. 2 recent bank statements for Michele Barisano from NY Community Bank for the period from 5/8/2019 through 7/8/2019 for account ending in 4298; and
3. 2 recent bank statements for John Barisano from Sterling National Bank for the period from 5/16/2019 through 7/15/2019 for account ending in 9340;

upon the following parties via Electronic Mail at the following addresses:

Jenelle C. Arnold
Aldridge Pite, LLP
Jarnold@aldridgepite.com

Please be advised that the loss mitigation contact is as follows:

Name: Penachio Malara, LLP

Title: Counsel and Paralegal for Michele Barisano

Phone Number: (914) 946-2889

Fax Number: (914) 206-4884

Email Address: anne@pmlawllp.com, jraggo@pmlawllp.com

Dated: White Plains, New York

August 21, 2019



Jennifer Raggo

Jennifer Rago

From: Jennifer Rago
Sent: Wednesday, August 21, 2019 12:52 PM
To: jarnold@aldridgeppte.com
Cc: Anne Penachio; fmalara@pmlawllp.com
Subject: Michele Barisano Ch. 13 Case No. 19-23294-shl, Loss Mitigation Package (Wells Fargo)
Attachments: Barisano, Complete LM package.pdf; Barisano, Unredacted 2017 tax return.pdf; Barisano, Unredacted 2018 tax return.pdf

Dear Ms. Arnold:

As per the Creditor Loss Mitigation Affidavit filed on August 16, 2019, attached hereto is a Loss Mitigation package for the above-referenced debtor including the following:

1. Mortgage Assistance application;
2. Recent paystub for Michele Barisano dated June 28, 2019. Please note that she is a teacher and gets one check for the summer months and will not commence receiving individual paystubs until September when the school year resumes;
3. 2 recent bank statements for Michele Barisano from NY Community Bank for the period from 5/8/2019 through 7/8/2019 for account ending in 4298;
4. 2 recent bank statements for John Barisano from Sterling National Bank for the period from 5/16/2019 through 7/15/2019 for account ending in 9340;
5. 4 recent paystubs for John Barisano for the pay dates 7/24/2019, 7/31/2019, 8/7/2019 and 8/14/2019. He is paid weekly.
6. 2017 tax returns; and
7. 2018 tax returns.

This should complete the request. Please let us know of anything further that is needed at this time.

Thank you.

PLEASE NOTE THAT OUR OFFICE ADDRESS HAS CHANGED!



Jennifer Rago

Paralegal/Office Manager
Loss Mitigation/Bankruptcy Specialist
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